

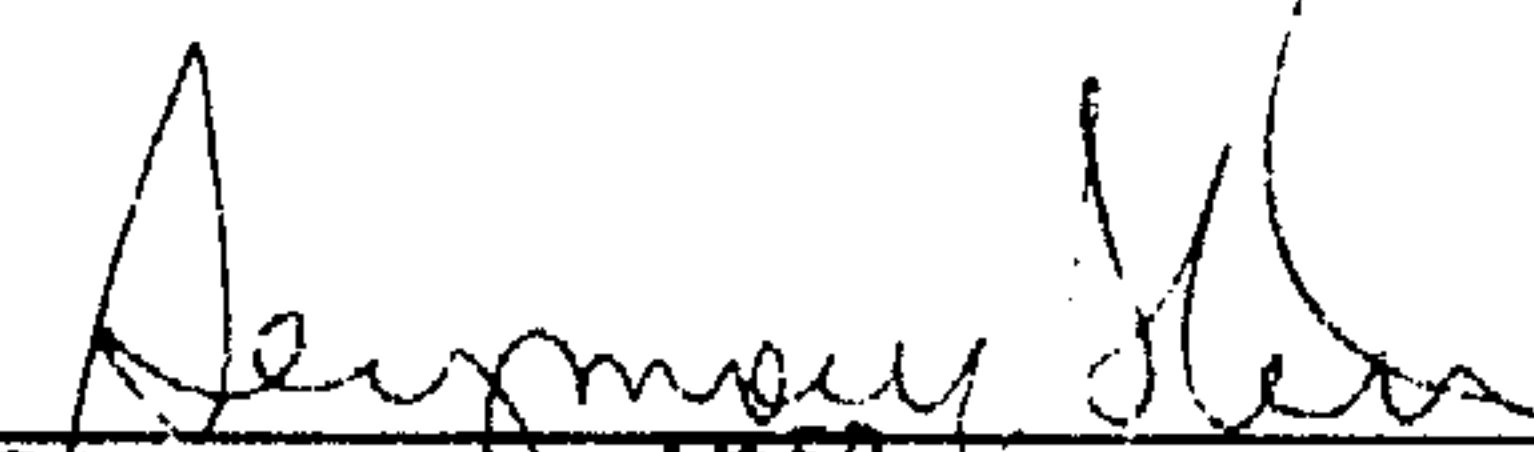
SEYMOUR B. STERN, SUBSTITUTED	*	IN THE CIRCUIT
TRUSTEE FOR THE PURPOSE OF	*	
FORECLOSURE UNDER A DEED OF	*	FOR FREDERICK
TRUST FROM BERNARD D. RIDGWAY,	*	
JR., AND AMY L. RIDGWAY, HIS	*	COUNTY, MARYLAND
WIFE, UNTO FIRST FEDERAL SAVINGS	*	
AND LOAN ASSOCIATION	*	NO. 2171E

* * * * *

AFFIDAVIT OF COMPLIANCE WITH RULE W74a 2(b)

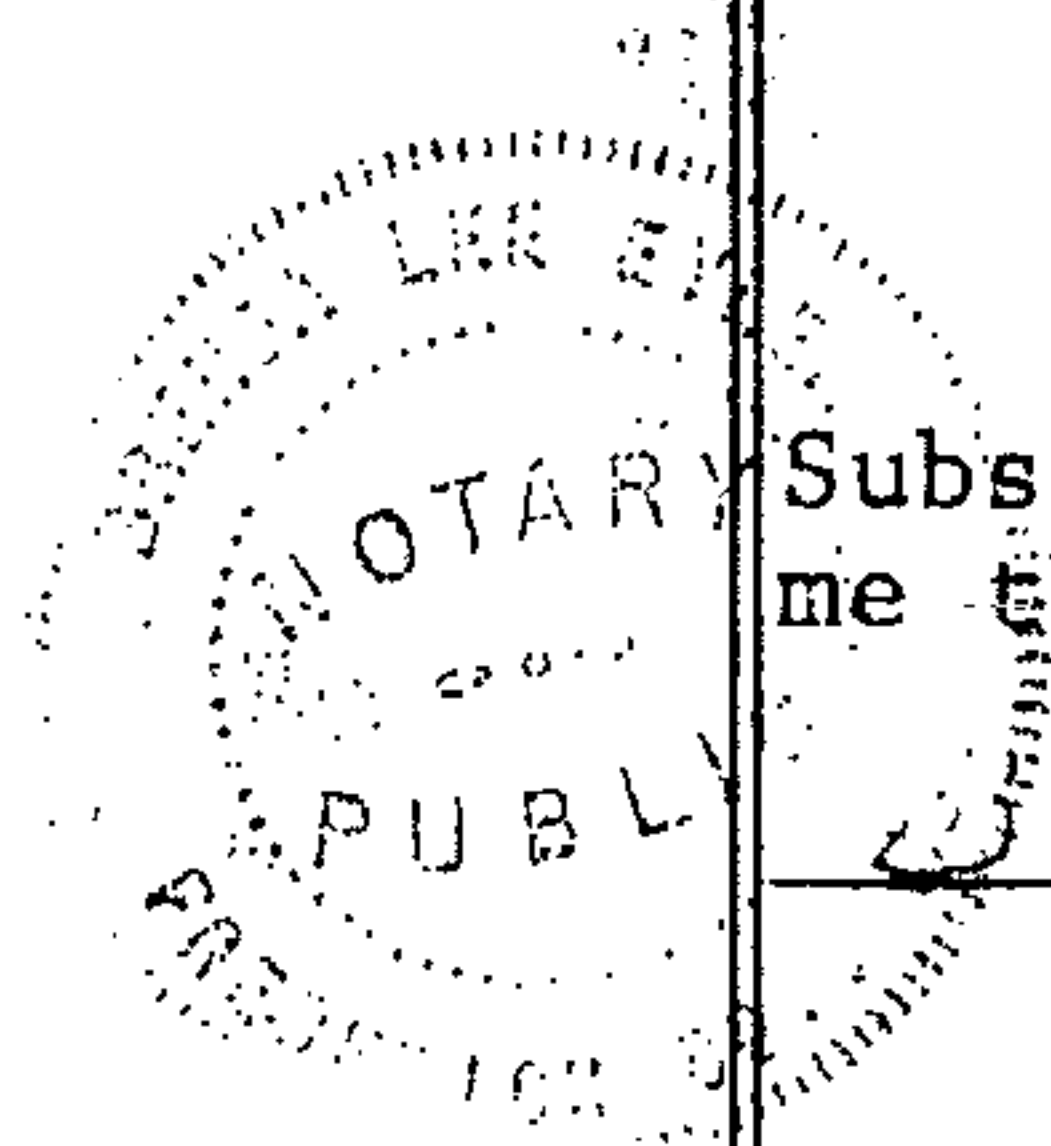
On this 14th day of July, 1986, before me, the Subscriber, a Notary Public in and for the State of Maryland, County of Frederick, personally appeared Seymour B. Stern, Substituted Trustee, and made oath in due form of law as follows:

That I mailed by certified mail Nos. P 748 071 336 and P 704 398 212, return receipt requested, on the 30th day of June, 1986, a copy of the Notice of Substituted Trustee's Sale, containing the date, time, place and terms of sale in the above cited matter, to the said Bernard D. Ridgway, Jr., 2802 Minneola Drive, New Port Richey, Florida 33553 and Amy L. Ridgway, 611 Queensgate Road, Baltimore, Maryland 21229, their last known addresses, and that the said receipt No. P 748 071 336 was not returned and received by me and the receipt No. P 704 398 212 was returned and received by me on the 7th day of July, 1986, and is attached hereto, indicating that the said Bernard D. Ridgway, Jr., was notified of said sale in compliance with Rule W74a 2(b).

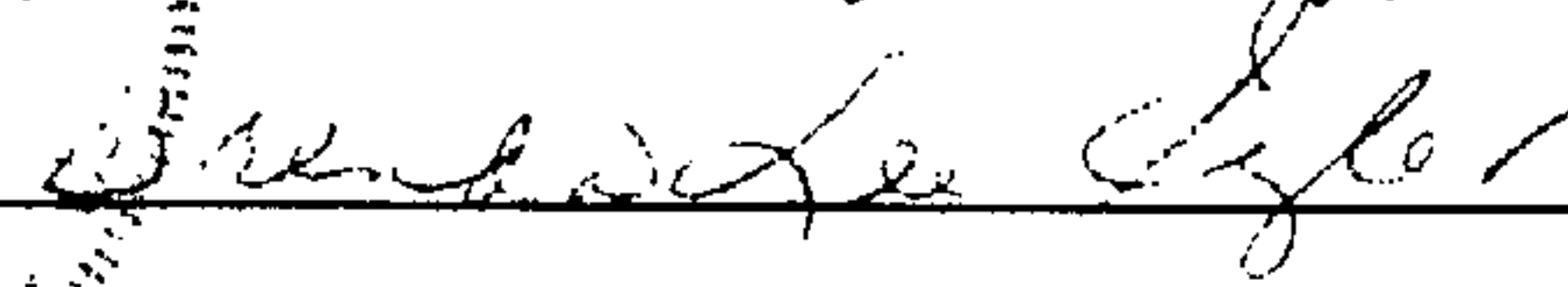

Seymour B. Stern,
Substituted Trustee

JUL 21 3 35 PM '86
CHARLES C. KELLER, CLERK

BY: _____



Subscribed and sworn to before me this 14th day of July, 1986.



Notary Public

My commission expires: 7/1/90